

PHILIP MORRIS MANAGEMENT CORP. INTER-OFFICE CORRESPONDENCE

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PRIVILEGED AND CONFIDENTIAL
ATTORNEY WORK PRODUCT

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DATE: November 14, 2001

FROM: Paula Desel *PD*

SUBJECT: OMNI Claims

For your reference, I have attached a binder prepared by Arnold & Porter of the various statements made by Vector about its OMNI product. Please let me know if you have any questions or if you would like additional copies of this binder.

cc: Roger Whidden
Joe Murillo
Kevin Osborne
Eric Suter

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